

In re:
Phyllis Patrice Medrano
Debtor

Case No. 24-41182-TLS
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0867-4
Date Rcvd: Dec 06, 2024

User: autodocke
Form ID: B309A

Page 1 of 2
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 08, 2024:

Recip ID	Recipient Name and Address
db	+ Phyllis Patrice Medrano, P.O. Box 267, Stratton, NE 69043-0267
5423830	Elan Fin Svcs/ent Cu, Cb Disputes, Saint Louis, MO 63166
5423833	+ Hitchcock County Attorney, P.O. Box 248, Hayes Center, NE 69032-0248
5423834	+ Hitchcock County Treasurer, PO Box 248, Trenton, NE 69044-0248

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: Office@steffenslaw.com	Dec 06 2024 20:36:00	Jeremiah Luebbe, Steffens Law Office, P.O. Box 363, 255 So. 10th Ave., Broken Bow, NE 68822
tr	+ EDI: QPMKELLY.COM	Dec 07 2024 01:33:00	Philip M. Kelly, Chapter 7 Trustee, PO Box 419, 105 E. 16th Street, Scottsbluff, NE 69361-3140
5423826	+ Email/Text: bankruptcy.notifications@fisglobal.com	Dec 06 2024 20:36:00	ChexSystems, 2900 Lone Oak Pkwy Suite 125, Eagan, MN 55121-1594
5423828	+ EDI: CITICORP	Dec 07 2024 01:33:00	Citibank/The Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
5423829	+ EDI: DISCOVER	Dec 07 2024 01:33:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
5423821	Email/Text: bankruptcycourts@equifax.com	Dec 06 2024 20:36:00	Equifax, Attn: Bankruptcy Dept., P.O. Box 740241, Atlanta, GA 30374
5423822	^ MEBN	Dec 06 2024 20:29:34	Experian, Attn: Bankruptcy Dept., P.O. Box 2002, Allen, TX 75013-2002
5423832	Email/Text: bkdocs@guildmortgage.net	Dec 06 2024 20:36:00	Guild Mortgage Company, Attn: Bankruptcy, 5887 Copely Dr, Fl 1, San Diego, CA 92111
5423831	+ Email/Text: bankruptcy@greenskycredit.com	Dec 06 2024 20:36:00	GreenSky, Attn: Bankruptcy, 5565 Glenridge Connector Suite #700, Atlanta, GA 30342-4796
5423825	EDI: IRS.COM	Dec 07 2024 01:33:00	Department of the Treasury, Financial Management Services, P.O. Box 1686, Birmingham, AL 35201-1686
5423835	EDI: JPMORGANCHASE	Dec 07 2024 01:33:00	Jpmcb, MailCode LA4-7100, 700 Kansas Lane, Monroe, LA 71203
5423827	Email/Text: Rev.BNC@nebraska.gov	Dec 06 2024 20:36:00	Nebraska Department of Revenue, Attn: Bankruptcy Unit, P.O. Box 94818, Lincoln, NE 68509-4818
5423836	^ MEBN	Dec 06 2024 20:29:37	Service Finance Company, Attn: Bankruptcy, Po Box 2935, Gainesville, GA 30503-2935
5423837	+ EDI: SYNC	Dec 07 2024 01:33:00	Synchrony Bank/Care Credit, Attn: Bankruptcy,

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5423820	Email/Text: epr@telecheck.com	Po Box 965060, Orlando, FL 32896-5060
		Dec 06 2024 20:36:00 TeleCheck Services, Inc., 5251 Westheimer, Houston, TX 77056
5423823	^ MEBN	Dec 06 2024 20:29:33 Transunion, Attn: Bankruptcy Dept., P.O. Box 1000, Crum Lynne, PA 19022

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5423824	*	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 08, 2024

Signature: /s/Gustava Winters

Information to identify the case:		
Debtor 1:	Phyllis Patrice Medrano	Social Security number or ITIN: xxx-xx-9506
	First Name Middle Name Last Name	EIN: --_-----
Debtor 2:		Social Security number or ITIN: -----
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court:	District of Nebraska	Date case filed for chapter: 7 12/5/24
Case number:	24-41182-TLS	

Official Form 309A (For Individuals or Joint Debtors)
Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline 10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Phyllis Patrice Medrano	
2. All other names used in the last 8 years		
3. Address	P.O. Box 267 Stratton, NE 69043	
4. Debtor's attorney Name and address	Jeremiah Luebbe Steffens Law Office P.O. Box 363 255 So. 10th Ave., Broken Bow, NE 68822	Contact phone (308) 872-8327 Email: Office@steffenslaw.com
5. Bankruptcy trustee Name and address	Philip M. Kelly Chapter 7 Trustee PO Box 419 105 E. 16th Street Scottsbluff, NE 69363-0419	Contact phone (308) 632-7191 Email: pmktrustee@scottsblufflaw.com

Debtor **Phyllis Patrice Medrano**

Case number **24-41182-TLS**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	In Person: 460 Federal Building 100 Centennial Mall North Lincoln, NE 68508 Mailing Address: 111 South 18th Plaza, Suite 1125 Omaha, NE 68102	Hours open: 8:00 – 4:30 Contact phone (402)437-1625 Date: 12/5/24
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	January 9, 2025 at 11:30 AM Central Time The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 820 871 6701, and Passcode 0135527553, OR call 1 308 208 3070 For additional meeting information go to www.justice.gov/ust/moc
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	